Case 08-33241 Doc 1 Filed 12/04/08 Entered 12/04/08 17:38:16 Desc Main Document Page 1 of 40

B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition CHICAGO DIVISION (EASTERN)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): RANDOLPH, ANGIE R. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-8923 than one, state all): Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 559 W. Seaton Dr. Round Lake, IL ZIP CODE ZIP CODE 60073 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.)  $\overline{\mathbf{Q}}$ Debts are primarily consumer Debts are primarily **Tax-Exempt Entity** debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over **√** 1-49 10,001-50,001-∐ 50-99 <u>Г</u> 200-999 **\_\_\_** 100-199 5.000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$50,000,001 \$0 to \$1,000,001 \$10,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities  $\square$ \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$100 million

to \$500 million

to \$1 billion

\$1 billion

to \$50 million

\$500,000

to \$1 million

to \$10 million

\$50,000 \$100,000

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B1 (Official Form 1) (1/08)	1 agc 2 01 40	Pa	age 2
Voluntary Petition	Name of Debtor(s): ANGIE I	R. RANDOLPH	
(This page must be completed and filed in every case.)			
All Prior Bankruptcy Cases Filed Within Last	· · · · · · · · · · · · · · · · · · ·	ttach additional sheet.)    Date Filed:	
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (	(If more than one, attach additional sheet.)	
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose de I, the attorney for the petitioner n informed the petitioner that [he of of title 11, United States Code, a	Exhibit B completed if debtor is an individual sibts are primarily consumer debts.) consumed in the foregoing petition, declare that I have or she] may proceed under chapter 7, 11, 12, or 13 and have explained the relief available under each at I have delivered to the debtor the notice	
	X /s/ Kenneth S. Borcia	12/04/2008	
	Kenneth S. Borcia	Date	
Does the debtor own or have possession of any property that poses or is alleged to post  Yes, and Exhibit C is attached and made a part of this petition.  No.	:hibit C e a threat of imminent and identifiabl	le harm to public health or safety?	
Ex	hibit D		
(To be completed by every individual debtor. If a joint petition is filed, eac	·	attach a separate Exhibit D.)	
	lade a part of this petition.		
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach	ned and made a part of this pet	iition.	
	ding the Debtor - Venue applicable box.)		
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	business, or principal assets i	n this District for 180 days immediately	
There is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending in t	his District.	
Debtor is a debtor in a foreign proceeding and has its principal place principal place of business or assets in the United States but is a def or the interests of the parties will be served in regard to the relief sou	endant in an action or proceed	•	
Certification by a Debtor Who Resi		al Property	
Landlord has a judgment against the debtor for possession of debtor	pplicable boxes.) 's residence. (If box checked, o	complete the following.)	
	(Name of landlord that obtained	d judgment)	
	(Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after		·	
Debtor has included in this petition the deposit with the court of any repetition.	ent that would become due dur	ing the 30-day period after the filing of the	
Debtor certifies that he/she has served the Landlord with this certification	ation. (11 U.S.C. § 362(I)).		

Printed Name of Authorized Individual

Title of Authorized Individual

Date

B1 (Official Form 1) (1/08)  Document	Page 3 of 40
Voluntary Petition	Name of Debtor(s): ANGIE R. RANDOLPH
(This page must be completed and filed in every case)	
Sig	natures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ ANGIE R. RANDOLPH ANGIE R. RANDOLPH  Telephone Number (If not represented by attorney) 12/04/2008	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
Date	Date
Signature of Attorney*  X /s/ Kenneth S. Borcia  Kenneth S. Borcia Bar No. 3125988  Kenneth S. Borcia & Associates 1117 S. Milwaukee., Suite A-3 P.O. Box 447 Libertyville, IL 60048	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(847) 634-8800 Fax No.(847) 634-8932  12/04/2008  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X
X Signature of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

an individual.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not

If more than one person prepared this document, attach additional sheets

and the Federal Rules of Bankruptcy Procedure may result in fines or

A bankruptcy petition preparer's failure to comply with the provisions of title 11

conforming to the appropriate official form for each person.

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE:	ANGIE R. RANDOLPH	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

# NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE:	ANGIE R. RANDOLPH	Case No.	
			(if known)

Debtor(s)

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ ANGIE R. RANDOLPH ANGIE R. RANDOLPH
Date:12/04/2008

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B6A (Official Form 6A) (12/07)

In re ANGIE R. RANDOLPH

Case No.	
	(if known)

### **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tot	al:	\$0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re ANGIE R. RANDOLPH

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash		\$50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		First Midwest	J	\$120.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	-	\$1,100.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures & collections	-	\$35.00
6. Wearing apparel.		clothing	-	\$100.00
7. Furs and jewelry.		Furs & jewelry	-	\$40.00
8. Firearms and sports, photographic, and other hobby equipment.		sports & hobby equipment	-	\$20.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re ANGIE R. RANDOLPH

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K	-	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re ANGIE R. RANDOLPH

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Pontiac Grand Prix	-	\$9,400.00
		2000 Ford Concord	-	\$1,500.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	ANGIE	R. RA	ndoli	РΗ
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Case No.	
	(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	х			
		3 continuation sheets attached	└── !	\$12 365 00

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B6C (Official Form 6C) (12/07)

In re ANGIE R. RANDOLPH

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
First Midwest	735 ILCS 5/12-1001(b)	\$120.00	\$120.00
Bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	735 ILCS 5/12-1001(b)	\$1,100.00	\$1,100.00
Books, pictures & collections	735 ILCS 5/12-1001(b)	\$35.00	\$35.00
clothing	735 ILCS 5/12-1001(a), ( e)	100%	\$100.00
Furs & jewelry	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
sports & hobby equipment	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
401K	735 ILCS 5/12-1006	100%	Unknown
2004 Pontiac Grand Prix	735 ILCS 5/12-1001(c)	\$0.00	\$9,400.00
2000 Ford Concord	735 ILCS 5/12-1001(c)	\$0.00	\$1,500.00
		\$1,465.00	\$12,365.00

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B6D (Official Form 6D) (12/07) In re ANGIE R. RANDOLPH

Case No.	
	(if known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			Thas no creations holding secured claims		- 1			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: <b>475308</b>			DATE INCURRED: NATURE OF LIEN:					
Baxter Credit Union 400 N. Lakeview Pkwy. Vernon Hills, IL 60061		-	COLLATERAL:  2004 Pontiac Grand Prix REMARKS: purchased 10/04				\$18,500.00	\$9,100.00
			VALUE: \$9,400.00					
ACCT #: Heights Finance Corp. 3726 W. Elm Street P.O. Box 176 McHenry, IL 60051	x	-	DATE INCURRED: NATURE OF LIEN:  COLLATERAL:  2000 Ford Concorde REMARKS: Not in Possession - Surrender				\$2,074.00	\$574.00
			VALUE: \$1,500.00					
ACCT #: xxxxxx0834  Honor Finance 1563 Sherman Ave. Evanston, IL 60201		-	DATE INCURRED: NATURE OF LIEN:  COLLATERAL: 2001 Ford Taurus REMARKS: Spouse is making payments				\$6,208.00	\$2,208.00
			VALUE: \$4,000.00					
		-	Subtotal (Total of this I	_	•	- 1	\$26,782.00	\$11,882.00
			Total (Use only on last <sub>l</sub>	pag	e) >	١ ٠	\$26,782.00	\$11,882.00

\_continuation sheets attached No

(Report also on Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

(If applicable,

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B6E (Official Form 6E) (12/07)

In re ANGIE R. RANDOLPH

Case No.

ın r	e ANGIE R. RANDOLPH Case No.
	(If Known)
	SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
$\overline{\checkmark}$	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

# Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_\_continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re ANGIE R. RANDOLPH

Case No.	
-	(If Known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY	Taxe	s an	d Certain Other Debts Owed to Go	ver	nm	en	tal Units		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Illinois Department of Revenue P.O. Box 64449 Chicago, IL 60664-0449		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$3,045.00	\$3,045.00	\$0.00
ACCT #:  IRS P.O. Box 21126 Philadelphia, PA 19114		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$9,000.00	\$9,000.00	\$0.00
Sheet no1 of too attached to Schedule of Creditors Holding			sheets Subtotals (Totals of this aims		ge) tal		\$12,045.00 \$12,045.00	\$12,045.00	\$0.00
	(Use only on last page of the completed Schedule E.  Report also on the Summary of Schedules.)								
Totals >  (Use only on last page of the completed Schedule E.  If applicable, report also on the Statistical Summary  of Certain Liabilities and Related Data.)									\$0.00

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B6F (Official Form 6F) (12/07) In re ANGIE R. RANDOLPH

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: ADT Security P.O. Box 5804 Troy, MI 48007-5804		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$105.00
ACCT #: Applied Card Bank P.O. Box 17123 Wilmington, DE 19850		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$761.00
ACCT #: Associates for Family Dentistry 101 S. Greenleaf Avenue, Suite E Gurnee, IL 60031		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$149.00
ACCT #: AT&T P.O. Box 8212 Aurora, IL 60572-8212		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$47.00
Representing: AT&T			West Asset Management P.O. Box 1259 Oaks, PA 19456				Notice Only
ACCT #: Baxter Credit Union 340 N. Milwaukee Ave. Vernon Hills, IL 60061		_	DATE INCURRED: CONSIDERATION: REMARKS:				\$474.00
continuation sheets attached	l > F.) ne a.)	\$1,536.00					

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B6F (Official Form 6F) (12/07) - Cont. In re ANGIE R. RANDOLPH

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEUNITNOO	UNLIQUIDATED	OETI IGSIO	AMOUNT OF CLAIM
ACCT#: BNA Financial Bureau 8000 Safari Dr. Smyrna, TN 37167-6605		-	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Victory Memorial				\$27.00
ACCT#: Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$576.00
Representing: Capital One			Alliance One 1160 Centre Pointe Dr.,Ste. 1 Mendota Heights, MN 55120				Notice Only
ACCT#: Chest Dis. & Sleep Disorders 15 Tower Court Gurnee, IL 60031		-	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Dr. Anil Khurana				\$107.00
Representing: Chest Dis. & Sleep Disorders			Certified Services P.O. Box 24 Waukegan, IL 60079				Notice Only
ACCT#: City of Waukegan P.O. Box 457 Wheeling, IL 60090		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$100.00
heet no of 7 continuation sheets attached to chedule of Creditors Holding Unsecured Nonpriority Claims  Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							> .)

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: City of Waukegan			Transworld Systems, Inc. 25 Northwest Pt. Blvd., Suite 750 Elk Grove Village, IL 60007				Notice Only
ACCT #: Collectech Systems P.O. Box 361567 Columbus, OH 43236		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT#: Comcast 2508 W. Rte 120 McHenry, IL 60050		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$866.00
Representing: Comcast			Credit Protection Association 13355 Noel Road Dallas, TX 75240				Notice Only
ACCT #:  Commonwealth Edison 2100 Swift Drive Oakbrook, IL 60523-1559		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$396.00
Representing: Commonwealth Edison			NCO Financial Systems P.O. Box 15630 Dept. 61 Wilmington, DE 19850-5630				Notice Only
Sheet no. 2 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$1,262.00

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	
ACCT #:  Consumer's Co-Op Credit Union 2750 Washington St.  Waukegan, IL 60085		-	DATE INCURRED: CONSIDERATION: REMARKS: Vehicle				\$3,415.00
ACCT #:  Consumer's Co-Op Credit Union 2750 Washington St.  Waukegan, IL 60085-4959		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,010.00
ACCT #: Credit One Bank P.O. Box 98873 Las Vegas, NV 89193-8873		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Dish Network Dept. 0063 Palatine, IL 60055-0063		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$342.00
Representing: Dish Network			Enhanced Recovery Corp. 10550 Deerwood Park Blvd., #600 Jacksonville, FL 32256				Notice Only
Representing: Dish Network			GC Services 6330 Gulfton Houston, TX 77081				Notice Only
Sheet no3 of7 continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	\$4,767.00						

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Encore Receivable Management P.O. Box 47248 Oak Park, MI 48237		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Forster & Garbus P.O. Box 532 Fort Mill, SC 29716-0532		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,023.00
ACCT #:  Greenleaf Orthopedic 105 N. Greenleaf St. Gurnee, IL 60031		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$40.00
Representing: Greenleaf Orthopedic			Credit Collection Services 2 Wells Avenue, Dept. 9134 Newton, MA 02459				Notice Only
ACCT #:  Household Credit Services/HSBC P.O. Box 98706 Las Vegas, NV 89193-8706		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,022.00
ACCT #:  JC Penney/GE Money Bank P.O. Box 103104 Roswell, GA 30076		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,386.00
Sheet no4 of7 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$3,471.00

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #:  Lake Heart Specialists 35 Tower Court, Ste. F  Gurnee, IL 60031		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$36.00
Representing: Lake Heart Specialists			Certified Services P.O. Box 24 Waukegan, IL 60079				Notice Only
ACCT #:  Lake Shore Pathologists 520 E 22nd St.  Lombard, IL 60148		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$36.00
ACCT #: Leading Edge Recovery Solutions P.O. Box 129 Linden, MI 48451-0129		-	DATE INCURRED: CONSIDERATION:  REMARKS:  Collecting for LVNV Funding LLC				\$1,300.00
ACCT #: Mallard Ridge 140 Dittmer Ln. Lindenhurst, IL 60046		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,803.00
Representing: Mallard Ridge			Hunter Warfield P.O. Box 41309 Nashville, TN 37204				Notice Only
Sheet no. <u>5</u> of <u>7</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl		ıs	hed to Su  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, or	otal le l	> F.) ie	

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Nicor Gas P.O. Box 2020 Aurora, IL 60507-2020		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$559.00
ACCT#: North Shore Allergy & Asthma 2504 Washington St., #300 Waukegan, IL 60085		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$85.00
ACCT #: North Shore Gas/People's Energy 130 E. Randolph, 14th Floor Special Procedures Chicago, IL 60601		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$569.00
ACCT #: Northern Illinois Collection Service P.O. Box 287 Waukegan, IL 60079		-	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Drs. Jajeh & Koch, SC				\$36.00
ACCT #: Quest Diagnostics 1355 Mittle Blvd. Attn:Patient Billing Wood Dale, IL 60191-1024		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$30.00
ACCT #: Sound and Spirit P.O. Box 1958 Indianapolis, IN 46291-0010		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$173.00
Sheet no. <u>6</u> of <u>7</u> continuation s Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to  (Use only on last page of the completed sort also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and Re	Sched able, c	ota ule on th	l > F.) ne	

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#:			DATE INCURRED:		$\neg$		
University Foot Associates 71 Waukegan Rd.,Ste. 200 Lake Bluff, IL 60044		-	CONSIDERATION: REMARKS:				\$70.00
Sheet no7 of7 continuation she			ned to Suk	otota	al >	• ]	\$70.00
Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the  Statistical Summary of Certain Liabilities and Related Data.)					=.) e	\$17,543.00	

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B6G (Official Form 6G) (12/07)

In re ANGIE R. RANDOLPH

Case No.		
	(if known)	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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B6H (Official Form 6H) (12/07)

In re ANGIE R. RANDOLPH

Case No.	
	(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Ron Goldston  Heights Finance Corp. 3726 W. Elm Street P.O. Box 176 McHenry, IL 60051  Kenneth Borcia & Associates 1117 S. Milwaukee., Suite A-3 Libertyville, Illinois 60048  NCO Financial Systems P.O. Box 15630 Dept. 61 Wilmington, DE 19850-5630	
1117 S. Milwaukee., Suite A-3 Libertyville, Illinois 60048  Spouse Name Not Entered  NCO Financial Systems P.O. Box 15630 Dept. 61	
P.O. Box 15630 Dept. 61	

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B6I (Official Form 6I) (12/07)

In re ANGIE R. RANDOLPH

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Depender	nts of Debtor and Sp	ouse	
Separated	Relationship(s):	Age(s):	Relationship	(s):	Age(s):
Copulatou					
Employment	Dobtor /# of additional	ampleyare, 1)	Chause		
Employment: Occupation	Debtor (# of additional Medical Assistant	employers: 1)	Spouse		
Name of Employer	Vista Medical Center				
How Long Employed	20 years				
Address of Employer	1324 Sheridan Road				
, ,,,	Waukegan, IL 60085				
INCOME: (Estimate of a)	verage or projected monthl	ly income at time case t	iled)	DEBTOR	SPOUSE
	s, salary, and commissions			\$3,624.83	<u> </u>
2. Estimate monthly over		(i roidio ii riot paid iiio	,,	\$0.00	
3. SUBTOTAL				\$3,624.83	
4. LESS PAYROLL DE		io zoro)		¢604.00	
b. Social Security Ta	udes social security tax if b	. is zero)		\$681.89 \$0.00	
c. Medicare	^			\$0.00	
d. Insurance				\$222.02	
e. Union dues				\$0.00	
	Voluntary			\$188.28	
	401K loan			\$74.36	
h. Other (Specify)				\$0.00	
<ul><li>i. Other (Specify)</li><li>j. Other (Specify)</li></ul>				\$0.00 \$0.00	
k. Other (Specify)			<del></del>	\$0.00	
_	ROLL DEDUCTIONS			\$1,166.55	
6. TOTAL NET MONTH	ILY TAKE HOME PAY			\$2,458.28	
7. Regular income from	operation of business or p	orofession or farm (Atta	ch detailed stmt)	\$0.00	
8. Income from real pro				\$0.00	
<ol><li>Interest and dividend</li></ol>				\$0.00	
	e or support payments pay	yable to the debtor for t	he debtor's use or	\$0.00	
that of dependents lis		aif. A.			
11. Social security of gov	vernment assistance (Spec	Siry).		\$0.00	
12. Pension or retiremen	t income			\$0.00	
13. Other monthly incom					
a. part-time job				\$260.00	
b				\$0.00	
c. spouse pays direct to				\$343.00	
14. SUBTOTAL OF LINE				\$603.00	
	Y INCOME (Add amounts		,	\$3,061.28	
16. COMBINED AVERA	GE MONTHLY INCOME: (	Combine column totals	from line 15)	\$3,0	061.28

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6I (Official Form 6I) (12/07) In re ANGIE R. RANDOLPH

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Continuation Sheet No. 1

### **Additional Employment**

Employment	Debtor	Spouse
Occupation Name of Employer How Long Employed Address of Employer	PST Dry Cleaners	
Address of Employer	Grayslake, IL 60030	
Employment	Debtor	Spouse
Occupation Name of Employer		
How Long Employed Address of Employer		

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B6J (Official Form 6J) (12/07)

IN RE: ANGIE R. RANDOLPH

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	edule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$300.00
Utilities: a. Electricity and heating fuel     b. Water and sewer     c. Telephone     d. Other:	\$121.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$50.00 \$450.00 \$60.00 \$60.00 \$50.00 \$350.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto e. Other:  12. Taxes (not deducted from wages or included in home mortgage payments)	\$148.00
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto: b. Other: auto that spouse drives c. Other: d. Other:	\$343.00
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other: See attached personal expenses</li> <li>17.b. Other:</li> </ul>	\$100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)      19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document:	\$2,067.00 g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$3,061.28 \$2,067.00 \$994.28

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B6J (Official Form 6J) (12/07)

IN RE: ANGIE R. RANDOLPH

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

### SEPARATE SPOUSE BUDGET

	1
Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	
b. Is property insurance included? ☑ Yes ☐ No	
Utilities: a. Electricity and heating fuel     b. Water and sewer     c. Telephone     d. Other:	
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto  e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
<ul> <li>13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)</li> <li>a. Auto:</li> <li>b. Other:</li> <li>c. Other:</li> <li>d. Other:</li> </ul>	
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other:</li> <li>17.b. Other:</li> </ul>	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$0.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin document:	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$0.00

# Document Page 29 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: ANGIE R. RANDOLPH CASE NO

CHAPTER 13

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
personal care postage, gifts, bank charges etc State Registration & City Sticker		\$55.00 \$35.00 \$10.00
	Total >	\$100.00

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re ANGIE R. RANDOLPH

Chapter 13

Case No.

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$12,365.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$26,782.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$12,045.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$17,543.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$3,061.28
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$2,067.00
	TOTAL	24	\$12,365.00	\$56,370.00	

Case 08-33241 Doc 1 Filed 12/04/08 Entered 12/04/08 17:38:16 Desc Main Document Page 31 of 40

Form 6 - Statistical Summary (12/07)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re ANGIE R. RANDOLPH

Case No.

Chapter 13

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$12,045.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$12,045.00

### State the following:

State the following.		
Average Income (from Schedule I, Line 16)	\$3,061.28	
Average Expenses (from Schedule J, Line 18)	\$2,067.00	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$4,095.73	

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$11,882.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$12,045.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$17,543.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$29,425.00

Case 08-33241 Doc 1 Filed 12/04/08 Entered 12/04/08 17:38:16 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 32 of 40

In re ANGIE R. RANDOLPH

Case No.	
	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my	· · · · · · · · · · · · · · · · · · ·	26
Date 12/04/2008	Signature /s/ ANGIE R. RANDOLPH ANGIE R. RANDOLPH	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

# Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	ANGIE R. RANDOLPH	Case No.		
			(if known)	

		STATEMENT OF FINANCIAL AFFAIRS	
	1. Income from emple	byment or operation of business	
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business,		
	AMOUNT	SOURCE	
	- \$39,000.00 \$37,500.00	2008 Joint Wages, Only those wages previously reported on Sch. I 2007 Joint Wages 2006 Joint Wages	
	2. Income other than	from employment or operation of business	
None	two years immediately prec separately. (Married debtor	e received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the eding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse is filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, parated and a joint petition is not filed.)	
	3. Payments to credit	ors	
	Complete a. or b., as appr	opriate, and c.	
None 🗹	debts to any creditor made constitutes or is affected by of a domestic support obliga counseling agency. (Marrie	(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account ation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit ad debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint spouses are separated and a joint petition is not filed.)	
None	preceding the commencem \$5,475. If the debtor is an i obligation or as part of an a (Married debtors filing unde	not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately ent of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than ndividual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support Iternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. It chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint spouses are separated and a joint petition is not filed.)	
None	who are or were insiders. (I	nents made within one year immediately preceding the commencement of this case to or for the benefit of creditors Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or nless the spouses are separated and a joint petition is not filed.)	
None		trative proceedings, executions, garnishments and attachments	

CASE NUMBER

**CAPTION OF SUIT AND** 

NATURE OF PROCEEDING

not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

none, except for creditors

previously listed

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	ANGIE R. RANDOLPH	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

	6. Assignments and receiverships
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Kenneth Borcia & Associates 1117 S. Milwaukee., Suite A-3 Libertyville, Illinois 60048 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 12/03/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$0.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	ANGIE R. RANDOLPH	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	^	n	

#### 11. Closed financial accounts

<u>...</u>

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

 $\overline{\mathbf{Q}}$ 

List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None

 $\overline{\mathbf{Q}}$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	ANGIE R. RANDOLPH	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.  Indicate the governmental unit to which the notice was sent and the date of the notice.	
None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is	

### 18. Nature, location and name of business

None

✓

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re: ANGIE R. RANDOLPH Case No. (if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

[If completed by an individual or individual and spouse]		
I declare under penalty of perjury that I have read the answer attachments thereto and that they are true and correct.	rs contained in the	e foregoing statement of financial affairs and any
Date 12/04/2008	Signature of Debtor	/s/ ANGIE R. RANDOLPH ANGIE R. RANDOLPH
Date	Signature of Joint Debtor (if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B201 (04/09/06)

# Document Page 38 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: ANGIE R. RANDOLPH

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

Fax: (847) 634-8932

# Document Page 39 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: ANGIE R. RANDOLPH

Page 2

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of Compliance with § 342(b) of the Bankruptcy Code

I,	Kenneth S. Borcia	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
require	d by § 342(b) of the Bankruptcy Code.	
/s/ Ker	nneth S. Borcia	
Kenne	th S. Borcia, Attorney for Debtor(s)	
Bar No	.: 3125988	
Kenne	th S. Borcia & Associates	
1117 S	S. Milwaukee., Suite A-3	
P.O. B	ox 447	
Liberty	ville, IL 60048	
Phone	: (847) 634-8800	

### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

ANGIE R. RANDOLPH	X /s/ ANGIE R. RANDOLPH	12/04/2008
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	x	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

# Document Page 40 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: ANGIE R. RANDOLPH CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR				
١.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and nat compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for ervices rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept:	_	\$3,500.00	
	Prior to the filing of this statement I have received	d:	\$0.00	
	Balance Due:	-	\$3,500.00	
2.	The source of the compensation paid to me was:  Debtor Other (sp			
3.	The source of compensation to be paid to me is:			
	☑ Debtor ☐ Other (sp	ecify)		
1.	✓ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.			
	☐ I have agreed to share the above-disclosed associates of my law firm. A copy of the agreement compensation, is attached.			
5.	<ul> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>			
3.	By agreement with the debtor(s), the above-disclesive SERVICES REQUESTED AFTER DISCHARGE		ng services:	
	CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.			
	12/04/2008	/s/ Kenneth S. Borcia		
	Date	Kenneth S. Borcia Kenneth S. Borcia & Associates 1117 S. Milwaukee., Suite A-3 P.O. Box 447	Bar No. 3125988	

Libertyville, IL 60048

Phone: (847) 634-8800 / Fax: (847) 634-8932